CLAIMS:

1. A method for electronically presenting and remitting payment of bills, and for guaranteeing a best price to a consumer for the subject matter of a transaction, comprising the following steps:

generating a bill and associated payment remittance information at a biller;

electronically transmitting the bill and associated payment remittance information to the consumer;

enabling the consumer to authorize electronic payment of the bill;

associating the electronic payment with the payment remittance information;

transmitting the payment remittance information, including the structured remittance data, from the consumer back to the biller in the format prescribed by the biller; and

guaranteeing a best price to the consumer for the goods or services that are the subject of the transaction.

2. The method of claim 1 wherein the payment remittance information being arranged within a data structure according to a format prescribed by the biller, the data structure having one or more open data fields to hold data that a consumer can enter or alter and one or more closed data fields to bold data that the consumer cannot alter, the remittance information further including hidden structured remittance data that is kept hidden from the consumer.

3. The method of claim 1 further comprising

automatically providing a refund to an account of the consumer to effect a best price guarantee, said refund requiring no post-transaction action by the consumer.

4. A method for electronically presenting and remitting payment of bills, and for guaranteeing a best price to a consumer for the subject matter of a transaction, comprising the following steps:

generating a bill and associated payment remittance information at a biller, the payment remittance information being arranged within a data structure according to a format prescribed by the biller, the data structure having one or more open data fields to hold data that a consumer can supply or alter and one or more closed data fields to hold data that the consumer cannot alter, the remittance information further including structured remittance data that is kept hidden from the consumer;

electronically transmitting a bill and associated payment remittance information from the biller to at least one intermediary;

electronically transmitting the bill and payment remittance information from the intermediary to the consumer;

presenting the bill to the consumer without revealing the structured remittance data;

enabling the consumer to specify payment instructions which include at least one of a payment amount and a payment date;

electronically transmitting the payment instructions and payment remittance information from the consumer to the intermediary;

electronically transmitting the payment remittance information including the structured remittance data, from the intermediary back to the biller in the format prescribed by the biller;

settling accounts between the consumer and biller using the payment instructions; and

guaranteeing a best price to the consumer for the goods or services that are the subject of the transaction.

5.   The method of claim 4 further comprising

automatically providing a refund to an account of the consumer to effect a best price guarantee, said refund requiring no post-transaction action by the consumer.

6.   A computer-readable medium having computer-executable instructions for performing steps comprising:

storing a bill and associated payment remittance information, the payment remittance information being arranged within a data structure according to a format prescribed by the biller, the data structure having one or more open data fields to hold data that a consumer can supply or alter and one or more closed data fields that hold data that the consumer cannot alter, the remittance information further including structured remittance data that is kept hidden from the consumer;

presenting the bill to the consumer without revealing the structured remittance data;

enabling the consumer to specify payment instructions including at least one of an amount to be paid on the bill, a payment date, and an account from which to draw payment, while prohibiting the consumer from altering data contained in the closed data fields;
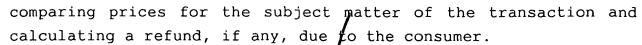
associating the payment instructions with the structured remittance data;

electronically transmitting the payment instructions to initiate payment of the bill;

electronically routing the payment remittance information, including the structured remittance data, in the biller prescribed format to the biller so that the structured remittance data is automatically returned to the biller without intervention by the consumer; and

guaranteeing a best price to the consumer for the goods or services that are the subject of the transaction.

7.   A computer-readable medium as recited in claim 6, having further computer-executable instructions for performing a step of monitoring prices for the subject matter of the transaction.

8.   A computer-readable medium as recited in claim 7, having further computer-executable instructions for performing a step of

3 comparing prices for the subject matter of the transaction and
4 calculating a refund, if any, due to the consumer.

1 9. A computer-readable medium as recited in claim 8, having
2 further computer-executable instructions for automatically
3 crediting an account of the consumer to effect a best price
4 guarantee.

1 10. A computing unit configured to read and perform the
2 computer-executable instructions on the computer-readable memory as
3 recited in claim 6.

1 11. A computing unit configured to read and perform the
2 computer-executable instructions on the computer-readable memory as
3 recited in claim 9.

1 12. An electronic bill presentment and payment remittance
2 system including a network, a biller computing unit with
3 computer-readable medium, and a consumer computing unit with
4 computer readable medium, the computer-readable media having
5 computer-executable instructions for performing steps comprising:

   operatively linking the biller computing unit and
   consumer computing unit to the network;

   generating a bill for a consumer sales transaction
   to related to goods or services and associated payment
   remittance information in a particular format at the biller
   computing unit, the remittance information including
   structured remittance data that is kept hidden from a
   consumer;

14   transmitting the bill and payment remittance
15 information over the data network from the biller computing
16 unit to the consumer computing unit;

17   receiving the bill and payment remittance
18 information at the consumer computing unit and presenting the
19 bill to the consumer without revealing the structured
20 remittance data to the consumer;

21   facilitating entry of payment instructions including
22 at least one of a payment amount and a date at the consumer

23 computing unit, and following said entry, automatically
24 routing the payment remittance information, including the
25 structured remittance data, in the particular format to the
26 biller computing unit; and

27 guaranteeing a best price for the goods or services.

1 13. Computer-readable media having computer-executable
2 instructions as recited in claim 12, and further having
3 computer-executable instructions to transmit a refund credit to an
4 account of the consumer computing unit over the network.

1 14. In a computer network that includes a plurality of user
2 workstations coupled to a network server containing a collection of
3 replaceable and extensible object-oriented software components that
4 interoperate to provide back-end services, a system for conducting
5 electronic commerce between a user and an electronic commerce
6 merchant, comprising

7 means for initiating an implementation of an
8 abstract, object-oriented Cashier component to process payment
9 requests by employing a number of replaceable software
10 components or tools,

11 means for generating an implementation of an
12 abstract, object-oriented CashierDesk component that provides
13 the Cashier component access to instances of other classes
14 used in processing a transaction,

15 means for entering a transaction into the Cashier
16 component for processing for payment and issuing of a receipt
17 for the transaction using the CashierDesk components, and

18 means for guaranteeing to the user a best price for
19 the transaction.

1 15. The system of claim 14 further comprising
2 means for providing a refund to the user in order to
3 effect a best price guarantee.

1 16. The system of claim 15 further comprising
2 means for providing the refund automatically to an
3 account of the user, which refund requires no action on the

4   part of the user after the transaction.

1   17.   An article of manufacture comprising

2   a computer readable program code embodied on a

3   computer network for conducting electronic commerce between a

4   user and an electronic commerce merchant in a system that

5   includes a plurality of user workstations coupled to a network

6   server containing a collection of replaceable and extensible

7   subject-oriented   interface   software   components   that

8   interoperate   to   provide   back-end   services,   the   computer

9   readable program code means in said article of manufacture

10   comprising

11   computer   programming   code   which   generates   an

12   implementation   of   an   abstract,   object-oriented   Cashier

13   Component to process payment requests by employing a number of

14   replaceable software components or tools in a framework,

15   computer   programming   code   generating   an

16   implementation of an abstract, object-oriented CashierDesk

17   component   that   provides   the   Cashier   component   access   to

18   instances of other classes used in processing a transaction,

19   computer   programming   code   entering   a   transaction

20   into the Cashier component for processing for payment and

21   issuing a receipt for the transaction using the CashierDesk

22   components; and

23   computer   programming code guaranteeing a best price

24   to the user for the transaction.

1   18.   The article of manufacture of claim 17 further comprising

2   computer programming code for providing a refund to

3   the user in order to effect a best price guarantee.

1   19.   The article of manufacture of claim 17 further comprising

2   computer programming code for providing the refund

3   automatically to an account of the user, which refund requires

4   no action on the part of the user after the transaction.

1   20.   A billing and payment authorization method, comprising

2   defining a database having predetermined tolerance

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3   parameters for a billable entity,

4   receiving billing information from a billing entity,

5 the billing information including an amount the billable

6 entity is to pay for a transaction whose subject matter is

7 goods or services,

8   after receiving the billing information, determining

9 if the billing information received from the billing entity

10 satisfies the predetermined tolerance parameters,

11   providing the billable entity with remote access to

12 the database to review the billing information submitted by

13 the billing entity, and authorize payment of the billing

14 entity, and

15   guaranteeing to the billable entity a best price for

16 the subject matter of ~~the~~ transaction.

21. The method of claim 20 further comprising

         providing a refund to the billable entity in order

to effect a best price guarantee.

22. The method of claim 21 further comprising

         providing the refund automatically to an account of

the billable entity, which refund requires no action by the

billable entity after the transaction.

23. Any patentable invention disclosed herein.